

The Carbon Chronicle

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Don't forget the Lions Bingo Friday March 28th.

Carbon 4-H Clubs are sponsoring an Amateur Show to be held in Carbon School Auditorium on Saturday Feb. 22nd at 8 p.m. If you can't compete, be sure to attend and hear our best talent.

On Feb. 8th a surprise 25th wedding anniversary party for Mr. and Mrs. Fred Ohlhauser was held in the basement of the Carbon Baptist Church. Relatives from near and far gathered to celebrate this happy occasion.

Upon arriving at the church, the couple were ushered down to the decorated basement by Mr. and Mrs. Leo Ohlhauser of Turner Valley, who were the honored couple's attendants 25 years ago. The bride's table was beautifully centred by a three-tier wedding cake which was decorated by Mrs. George Ziegler and Mrs. Maxine Leb-

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—Apply R. Garrett Sr. Phone 808. Carbon.

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—Apply Mrs. E. Fox, Box 50, Carbon.

THE CARBON CHRONICLE

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sak of Calgary. Mr. Leo Ohlhauser of Turner Valley proposed the toast to the couple, after which everyone enjoyed a delicious turkey supper.

Rev. Muller acted as Master of Ceremonies for the program that followed. The program consisted of duets, solos, instrumental numbers, poems, and comedy selections.

At the conclusion of the program the couple were presented with a lovely silver tea service from their relatives. Cheryl presented her father with an Alaska diamond tie pin, and her mother with a silver trimmed crystal bowl.

An enjoyable time was had by all, and we wish to convey our congratulations and best wishes to the honored couple.

HOCKEY HI-LITES

Carbon Pee-Wees vs Trochu
Carbon 6—Trochu 3

Carbon showed some real smooth hockey ability in outplaying the stronger Trochu club, thus gaining possession of first place in the league. It was a fast game and our two goalies (Shorty) Appleyard and (Grin) Diede made some big league saves. One of the goalies even shouted to the other players to cover the play a little closer. (That's hockey). Carbon goal getters were Ken Esau 3, Larry Diede 2 and A. Raulke 1 with assists going to Schacher 3 and Goscher, Esau and Stubbert one each. Trochu scorers were Danforth 2 and Frere 1.

The players, the Manager and Coaches would like to thank the men who so kindly donated uniforms for these kids and the group who took on the tedious job of putting on the lettering. Come out and cheer for a club that will show you as good hockey as you'll see in the big time. Who knows maybe some will make it, if encouraged.

Carbon Midgets vs Torrington
Torrington 7—Carbon 2

Torrington outskated and outsmarted the Carbon Club to give them a solid trouncing and remain on the top of the league. It was a pleasure to watch the Torrington boys with their teamwork. The forwards would hit Carbon's blue line in perfect form. Their skating and stick handling showed

they meant business from the first whistle to the last. Ditchie Brost turned aside a lot of rubber only because his defence seemed to be asleep and the forwards would not back-check. The Carbon boys never (came to) until the last period and Ralph Brost (slumber) scored two clear cut goals and Kenny Brost slapped one of Ralph's back into the net a second time to make sure. You boys have the ability but seemed to be too tired. Maybe a little more effort would take the pressure off Ditchie. See you at practice and better luck next time.

Leo Halstead of Carbon and W. D. MacDonald and Sons of Grainger, Shorthorn breeders of Alberta, recently sold eight Shorthorn bulls to Wallace Kingsburg of Valier, Montana. This American cattleman has been using Shorthorn sires in his commercial herd for many years and finds them giving excellent satisfaction.

The Junior Auxiliary of Christ Church, Carbon held a Valentine Skating Party followed by a lunch in the church basement with their leaders

Margaret Bushby and Millie Poole.

Mr. and Mrs. Len Poxon and Mr. and Mrs. Francis Poxon attended the Marshall Wells convention in Calgary this week.

Alyce Barber's rink took 2nd prize in the Ladies' Bonspiel at Swallow. Alyce Barber, Millie Poole, Phyllis Bramley and Oakie Nash.

Margaret Bushby's rink won the third event at the Acme Ladies' Bonspiel.

The Gamble Draw was made Sat. night at the dance with winners as follows:

1st Weaner Pig Earl Ohlhauser
2nd Utility Set Fred Herman-son.
3rd Hand Worked Cushion to Lona Ferguson of Ghost Pine.
4th Towel Set, Fred Maruzo.
5th Pillow Cases Pat Appleyard.
6th Artificial Flowers, Dick Garrett Sr.
7th Goose, Walter Permann.
8th Snack Set, Joan Guynn.
9th Hand painted tie Pat Poole
10th Chesterfield Cushion, Kay Anderson.
11th Pillow Cases, H. Nelson,

Ghost Pine.
12th Pr. Pillows, Earl Ohlhauser.
13th Surprise Parcel, Jack Barber.

GAMBLE NEWS

Bob McIntosh really hit the jackpot at the Lions Bingo on Feb. 7. First winning the picnic set of dishes, etc. Then a few games later he won the silverware. Other Gamble winners were—Vivian Guynn, the hassock, and Joe Viens, the water glass set.

The Gamble R.E.A. held their annual meeting Tuesday afternoon.

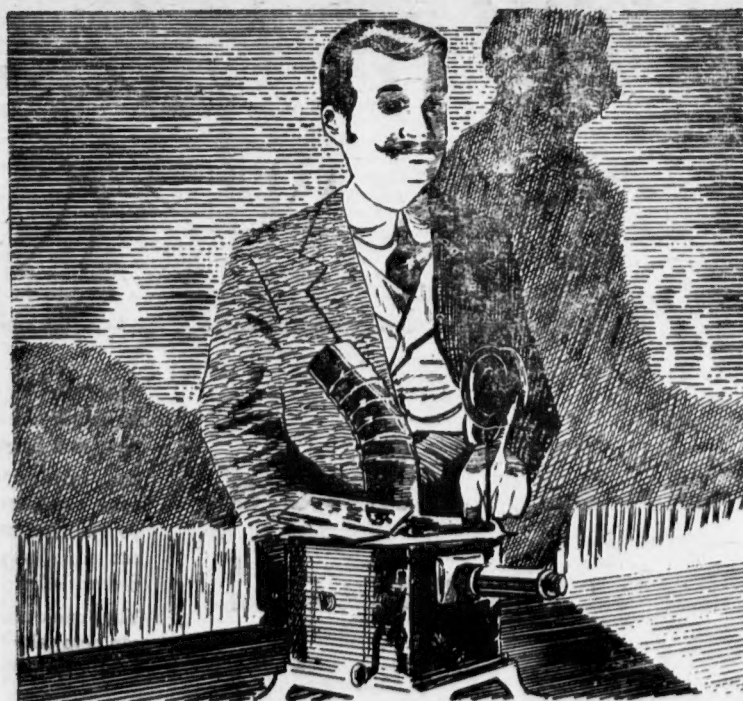
Mr. Justice Johnson spent a couple of days at the home of Mr. and Mrs. Glen Johnson.

Please note—The Gamble Crib Tournament is to be held on March 8th instead of the 7th as formerly advertised.

Mr. Larry Jacobs of Rumsey spent the weekend at the home of his sister and brother-in-law Mr. and Mrs. Russell Snell.

Continued on page 5

ON WINTER NIGHTS THERE WAS ALWAYS THE MAGIC LANTERN



Grandpa said it wouldn't last, when they first introduced the magic lantern. He said the same about the spring-wound record player, and the first radio set. New fangled contraptions, he called them. I wish he was still around to watch home movies or television . . . or listen to my Hi-Fidelity record player.

Ever wondered how you would spend your leisure hours without electricity? No television, no radios, no record players. No movies or evening football games. In our leisure hours, we'd all be lost without electricity. In our leisure time, we all live better—when we live electrically.

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Printed Pattern 4644: Half Sizes 14½, 16½, 18½, 20½, 22½, 24½. Size 16½ requires 3½ yards 39-inch fabric.

Printed directions on each pattern part. Easier, accurate.

Send fifty cents (50c) in coins (stamps cannot be accepted) for this pattern. Please print plainly size, name, address, style number.

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0 Degrees best for freezing

A package of food, even when frozen solid, may not be as good enough to keep at top quality, research has found. Some foods, including most meats, poultry, and vegetables, are solid at about 26 degrees fahrenheit, but keep best at much lower temperatures.

How do researchers determine the best temperature for storing a frozen food? First they analyze a newly frozen product for such quality factors as vitamin content, flavor, color and texture. Then they compare different techniques of processing, and different storage temperatures, to find which ones best help the food maintain its quality.

They have found that low temperatures are extremely important for frozen products. In general, foods lose as much quality in a few hours at 25 degrees to 30 degrees fahrenheit, as they lose in months at 0 degrees fahrenheit. Food that has lost quality through storage at higher temperatures cannot regain it when stored at 0 degrees F.

The best processing and storage methods vary for different foods. Research is helping manufacturers know when such special procedures as excluding air in packing or fast-freezing are important. The frozen food industry has been co-operating in these studies to help put frozen foods on the market at top quality and keep them there.

IN THE HOME WORKSHOP

Frames
Cut out your frames from plywood. No clamps or special molding, and it's easy to get modern or traditional effects for pictures



or mirrors. Pattern 301 which gives directions and actual-size cutting guides is 40c. This pattern also is in packet 33 which contains more than a dozen guides for jig-saw projects all for \$1.75. Orders under \$1 add 10c for service charge.

Home Workshop Patterns,
Department P.P.L.,
4433 West 5th Avenue,
Vancouver, B.C.

Rotary club entertains University students

For the holiday meeting of the Vermilion Rotary club a group of eighteen university students from the town and district were entertained by the members. Altogether 25 young people were invited with 18 attending. Of these, 17 were attending the University of Alberta and one came all the way from Ontario. — The Standard, Vermilion, Alberta., Jan. 2, 1958.

DONATIONS FOR POOR STOLEN FROM S.A.

Somebody stole the \$88 from the Salvation Army "pot" Saturday afternoon, breaking through a door into the Salvation Army Citadel. — The Renfrew Advance, Ont., Jan. 2, 1958.

Hospital costs higher

The year-end meeting of the Renfrew Victoria hospital board Monday night approved a 1958 budget calling for a deficit of \$11,444 over the expected income of \$264,955.

Expenditures during 1958 are estimated at \$275,499 compared with projected expenditures of \$245,572 during 1957 and \$231,069 during 1956.

The 1958 figure does not include provision for depreciation estimated at \$12,000. — The Advance, Renfrew, Ont., Jan. 2, 1957.

The first Russian attempt to capture Constantinople was in 860 when a Russian fleet unsuccessfully raided the city.

Petition clean-up of car dumping grounds

A petition with signatures of 76 Altona residents asked the Altona council to "give serious consideration to taking any action necessary or available" in cleaning up the property now used by the Altona Auto Wrecking Company for dumping old automobile bodies.

The petition stated that the auto bodies deposited on the premises adjacent to certain residential sites "injured the appearance of surrounding areas resulting in devaluation of real property in that area." — The Red River Valley Echo, Altona, Man., Dec. 31, 1957.

There are 172 clocks in the British House of Commons.

Annual Meeting of Shareholders The Royal Bank of Canada

**James Muir declares Electors
and Government jointly
responsible with Business and
Labour in curbing inflation**

**Creation of new financial institution suggested
to fill need for more adequate long term
export financing. Time ripe for Money Market
to assume more positive function.**

Although the round-robin of cost and price rises is undoubtedly an inflationary factor, even the best intentions on the part of both labour and management cannot long resist an inflationary environment created by excess spending through errors or inefficiency of monetary and fiscal management, declared James Muir, Chairman and President of the Royal Bank of Canada in his address at the bank's annual meeting in Montreal on Thursday, January 9th. "In such a situation, wages would rise even without trade unions to press for them," said Mr. Muir. "The employer finds that to increase production in response to rising demands, he must bid for labour at a higher price. He may often find it necessary to raise prices, but these higher prices can be paid only because the original inflationary environment makes it possible for his customers to pay them. Under these conditions, wages and profits rise together, but they are symptoms rather than the cause of inflation."

"However, once the circle is broken, by effective monetary and fiscal policy, mutual restraint is clearly in order. Profits fall first and unions might well at this point temper the wind to the shorn lamb. In fact, if we are to obtain not merely full employment and growth, but stability as well, the exercise of restraint in making demands must become the responsibility not only of labour and business, but of electorate and government as well."

FREE EXCHANGE RATE

Mr. Muir mentioned that among the 'built-in stabilizers' of the economy is Canada's free foreign exchange rate, and pointed out that in the absence of flexible price levels and with a domestic fiscal policy geared to 'full employment,' the floating exchange rate provides the only mechanism of adjustment, other than rigid exchange controls, to the ever-changing requirements for equilibrium in Canada's international accounts. "It is sometimes argued that the investment flow covers our trade deficit," said Mr. Muir, "and that any stoppage of this flow would be disastrous. But we should remember first that a large part of our imports are the result of the inflow of investment funds; and, second, that, should foreign investment (and investment-induced imports) fall off, our flexible exchange rate provides an automatic device for adjusting any deficit remaining in our trade in goods and services with the outside world."

HELP FOR EXPORTERS

Mr. Muir pointed out that deserving businessmen seeking export markets may be hampered by inadequate export financing compared with that available to their foreign competitors. "As matters stand at the moment," he explained, "we have an absurd situation. A Canadian industry, for example, obtains an order from abroad amounting to millions of dollars and the export Credits Insurance Corporation guarantees to any lender the repayment of this paper over a period of years. However, when

the exporter considers his own financing, we have no device within this country suitable to his needs.

"What he requires is the discount of paper maturing over a period of years or a term loan for a similar period secured by that paper. During a period of tight money, the chartered banks do not have available in any quantity funds for this purpose. The result has been that some of our Canadian corporations have had to go outside the country to arrange their credit requirements with non-Canadian banks. We have actually seen cases in which the absurdity arises that a Canadian bank is asked to lend its customer money which he, in turn, deposits with a non-Canadian bank to facilitate that foreign bank's lending operations.

"I would like to suggest that a consortium of Canadian banks, Canadian exporters, and perhaps other interests, should consider the formation of a company with power to discount commercial paper covering the kind of long-term export transactions which I have here described."

SMALL BORROWER NOT NEGLECTED

"Generally speaking, banks are in position to take care of the legitimate needs of all credit-worthy small to moderate borrowers," said Mr. Muir. "In the past few months, however, there has been a great to-do about scarcity of credit for this sector of our economy; and government authorities have apparently become exercised about it. Frankly, I am baffled when I read of these things and I cannot escape the impression that the whole case must be grossly exaggerated, or that, perhaps without realizing it, we may be witnessing an evolution in this field. It may be that a fundamental change is taking place in our economy and that the small merchant is experiencing something that credit cannot help. There is some evidence not only that sales outlets are becoming more and more concentrated, but that sales and production units are developing an increasingly close relationship with one another.

"From the inception of the tight money policy, your bank has made it clear by word of mouth and by repeated written communications to all of our branches that they were still required to deal sympathetically with applications for personal and small business loans.

"In spite of our lending policy there has been a reduction not only in the number of borrowers but a substantial reduction as well in the amount borrowed in this particular field. As far as this bank is concerned, the credit facilities have been available, our Managers have known of this policy, and yet it would seem that small borrowers have not taken advantage of their opportunities to obtain credit."

Total Assets have now passed \$3¼ billion mark

K. M. Sedgewick, General Manager, noted that not only had the assets of the Royal Bank reached the imposing total of \$3,760,544,617, but that mortgages under the National Housing Act had increased by more than \$30,000,000, reaching a figure of \$216,590,000 which represents approximately 38% of the total for all Canadian banks.

Mr. Sedgewick reported the year's net profits at \$13,919,550, an increase of 11.6% over the previous year, and that capital funds now stand at more than \$202,000,000. "The Balance Sheet confirms that the cash position of the bank is strong," he said. "Assets in this form, coupled with Canadian Government Treasury Bills and Day-to-Day Loans represent 22.5% of the bank's aggregate liabilities to the public."

"Because of the period of so-called digestion through which we are now passing," remarked Mr. Sedgewick, "we look for no particular increased demands from industry as a whole, but we wish to emphasize that the real needs of our credit-worthy customers, small or large, are of concern to us, and are needs which will be satisfied within the limits of our ability."

Discussing the bank's extensive building and renovation program, Mr. Sedgewick reported that the bank now operates a system of 821 branches in Canada and 82 abroad—a total of 903, representing an increase of 31 during the past year. Included among new branches was one established at Frobisher Bay, the first Canadian bank to be opened in the Arctic Islands.

ROYAL BANK ABROAD

"Due to experience gained in more than 50 years since our first branch was established abroad, we are well equipped to deal with the peculiarities of international banking," said Mr. Sedgewick. Referring to the British West Indies area where important constitutional developments are taking place, Mr. Sedgewick mentioned that the bank is playing a part in assisting in the economic growth of this newly developing member of the Commonwealth family. He also spoke of the unusual opportunities which exist for young men with the aptitude and desire for a career in international banking, pointing out that there are openings in the bank for a select number of such young men each year.

BROADER MONEY MARKET

Four years ago, Mr. Muir recalled, he had mentioned that it might be worth while to investigate the possibilities of a short-term money market in Canada. "Such a market," he said, "did come into being about six months later. We should, I believe, now study the possibilities of broadening the base of our money market. As of now, the only instruments available for use within this market are Government Treasury Bills and government bonds with a maturity not exceeding three years. What I have particularly in mind is a study of possible steps to achieve the stature of a real money market, that is, a market that would include commercial paper in the form of bankers' acceptances. Useful as our present money market is, it would, I believe, be worthwhile to determine whether or not it is ready by this time to outgrow its swaddling clothes and become a more lusty and an increasingly independent part of our financial system."

Family favorite

So delicious, and so easy to make, too! For dependable results when you bake at home use fast-rising Fleischmann's Active Dry Yeast.



Rye Bread

1. Measure into bowl
¾ cup lukewarm water
Stir in
1 tablespoon granulated sugar

Sprinkle with contents of
3 envelopes
Fleischmann's
Active Dry Yeast
Let stand 10 minutes,
THEN stir well.

2. Stir into yeast mixture
½ cup warm water
2 tablespoons soft shortening
½ cup molasses
1 tablespoon salt
2 teaspoons caraway seeds, optional
Stir in

2 cups once-sifted rye flour (light or dark) and beat until smooth.

Work in
2½ cups (about) once-sifted all-purpose flour to make a stiff dough.

3. Turn out on lightly-floured board and knead until smooth and elastic. Place in greased bowl and brush with melted shortening. Cover. Let rise in warm place, free from draft, until doubled in bulk—about 1½ hours.

4. Punch down dough. Divide dough in half. Shape each half of dough into a loaf. Place loaves, well apart, on a cookie sheet sprinkled with cornmeal. Cover with a damp cloth. Let rise until doubled in bulk—about 1 hour. Brush each loaf with a little cold water. Bake in a hot oven, 450°, 10 minutes. Reduce heat to moderate, 350°, and continue to bake until loaves sound hollow when tapped with knuckles—20 to 25 minutes longer. Yield—2 loaves.



Needs No
Refrigeration

The Royal Bank of Canada president delivers address to annual meeting of shareholders

The eighty-eighth Annual Report and Balance Sheet will be dealt with by the General Manager on behalf of himself and the Associate General Manager. I cannot refrain from saying, with due humility and gratitude, that it gives keen satisfaction to those of us who have been charged with the responsibility of conducting the bank's affairs that we are able to produce for you new records in just about all the operations of the bank.

It is particularly gratifying to see our capital funds in excess of the \$200,000,000 mark and to be able to show a Retained Account which is more than three times as great as our paid-up capital.

It is with the deepest regret that we record the sudden passing of our former Director, the Hon. W. C. Woodward, in February last. Mr. Woodward had been a Director for 18 years, a lifelong client of the bank, and a former member of its staff.

Since we last met, Mr. J. D. Johnson, a Director for 19 years and a Vice-President since 1955, has retired from the Board in line with his decision to lessen his responsibilities. Mr. W. H. Howard, C.B.E., Q.C., was elected a Vice-President on December 16, 1957. Three new Directors were appointed on December 3rd. Later in these proceedings, a new name will be put in nomination—Mr. D. W. Ambridge of Toronto.

General Address

Introduction

Today I shall begin with the inevitable, but brief, review of economic events since we last met together. Next I shall deal with the chronic problem of creeping inflation. I shall then discuss certain "topical" problems of foreign and domestic economic policy. Finally, I shall attempt to relate all these to the set of national attitudes and long-run policy which will be definitive in shaping Canada's future.

I

General Review of 1957

In January, 1956, I pointed out that, owing to inflationary pressure built up during 1955, "there are definite danger-signs, not so much in prices as in the frantic pace of consumer buying, business expansion, and the general tightness of markets in both commodities and labour." In January, 1957, I had to record that by mid-1956 inflationary pressure had broken through the price barrier and out into the open. After that, retail prices continued to rise, until the beginning of last November. Fully and chiefly manufactured goods continued the steady climb that began in 1955, but wholesale prices in general softened from the beginning of 1957, reflecting a sharp drop in raw and partly manufactured materials and grains. In fact, all the more sensitive indicators of business activity show either a levelling off or a decline during 1957. This is clearly confirmed by the common observation of those closest to the economic picture. I shall not attempt today to determine whether in the glibly-gook of economic forecasting we are having a "recession" or a "rolling readjustment". Whatever we call the phenomenon it is abundantly clear that, though all inflationary forces have not disappeared, we have reached what seems to be the end of the latest inflationary surge. A mild slump at this time should cause little surprise or apprehension: it would be unrealistic to expect our economy to go on expanding indefinitely without some kind of breathing spell.

All this has implications for monetary, fiscal and business policy. In 1953 and again in 1954, in a previous period of declining business activity, we referred to three methods of meeting the problem, viz., tax reductions, price reductions, and easier credit terms. Some tax reductions, small and impotent as they may appear, have already been effected, and both the rate of the Bank of Canada and the prime rate charged by the chartered banks have fallen in keeping with a moderate easing of the tight money policy of the past two years. It is logical that flexibility in chartered bank lending rates should be maintained and that those rates should adjust to changes in the rate charged by the Central Bank. I can add only that I wish Bank Rate were a more positive thing—that it should assume the more manly role of being a leader rather

than create the impression of meekly following money market operations. However, lower interest rates do not mean that money has become really "easy" and it is unlikely, in my view, that the time is yet ripe to adopt either deficit financing by government or easy money policies by the monetary authority and the chartered banks.

It would seem that now, as in 1953 and 1954, price adjustments are necessary to maintain stability and prosperity at home and to ensure our competitive position in world markets. The fact that lower raw material costs have not been reflected in retail prices means today, as in that earlier period, that we have suffered not only from open inflation but from a concealed inflation of production and distribution costs.

The attempt by business to overcome high costs and consumer apathy through easier credit terms, always unsound in itself, must by now be especially unwarding. Consumer instalment credit is already expanded to the limit, and terms, including "no down payment" could scarcely be made more generous. Already we are receiving news of an increase in time-payment delinquencies, and the implication clearly is that today's sales are being further inhibited by the mortgage or disposable income, which is the heritage of excessive credit commitments in the past.

The process of healthy adjustment would seem now to require the elimination through price reductions of inflated production and distribution costs. A tight money policy has inhibited inflation and has indeed been instrumental in breaking the circle and ending, for a time at least, the round-robin of cost and price increases that can continue indefinitely only if the money supply or the velocity of the monetary circulation is allowed to increase.

With the inception of a tighter money policy some two years ago, it was arranged between the Bank of Canada and the chartered banks that the latter would maintain a secondary reserve of 7 per cent of Canadian deposit liabilities in day-to-day loans and Government Treasury Bills. The maintenance of secondary reserves by the banks was nothing new: the innovation lay in stating reserve requirements in terms of a positive objective.

What we have now to avoid is that this objective should become an inflexible figure. An inflexible reserve is not in fact a reserve at all but a compulsory investment. Frankly, as matters now stand, rather than sacrifice securities, your bank would not hesitate to allow its secondary reserves to fall below 7 per cent for a temporary period: provided always, of course, that we knew chartered bank reserves as a whole were in excess of the prescribed figure. Clearly, we would only be taking care of a temporary swing which would soon correct itself.

Secondary reserve requirements are now calculated on a monthly average. As a means to greater flexibility, but still adhering to the arrangement, I think we might well consider as a minor, though important, modification that secondary reserves be calculated on a quarterly average of chartered-bank deposit liabilities in Canada.

II

Chronic Inflation?

This brings us to a problem that transcends the events of the immediate past: "Must we look forward to a gradually rising tide of inflation such as we have witnessed in the years since the Second World War?" On this rising tide there may be waves that lift the level of prices sharply, after which the waves break and subside. But if we look at the various waves of inflation since the war, we find that prices fell very moderately, steadied or very gradually rose for a period, and then rose sharply once more in a new inflationary wave. Perhaps, then, we should consider the course of the tide and not merely that of the individual waves. We may debate which wave will destroy the child's sand castle on the beach, but in a rising tide the castle will be just as surely and effectively destroyed in a perfectly calm sea. Similarly, a wave of inflation may create great or little harm in the short run, but if the tide of inflation is rising the long-run effects

may be of supreme importance to the future of the economy.

Moreover, the harm that inflation does may in the long run bear even more cruelly on certain classes of the population than it does in the short run. Perhaps I may make my point clear by considering the effect of creeping inflation on those classes.

If, for example, we were to read in tonight's papers that a part of all old age pensioners' cheques had been stolen; that someone had picked the pockets of all those drawing superannuation payments; that widows and children had been robbed of some of the meagre income which a hard working man had striven to create for them; if we read all this, would there not be a tremendous hue and cry throughout the land and would not almost superhuman efforts be made to apprehend the marauder? Well, he is still around. His name is "Inflation".

But to catch the marauder we must know something more of his genesis and life history, and here I am thinking particularly of the chronic type of inflation that monetary and fiscal policy seem unable to reach. The typical kind of inflation usually arises from the fact that business and consumer spending temporarily exceed the supply of goods at current prices or, in the common and useful phrase, we have "too many dollars chasing too few goods"; but the key word is "temporarily". In the past, spending sprees of this kind have been followed by a dull morning-after, a business depression or recession, that brought prices back to a reasonably stable norm. In contrast, the alternately "creeping and surging" inflation we have been through since the Second World War seems to belong to a different genus. How do we account for the difference? I would suggest a number of possible explanations—

1. The impact on the economy of large government budgets.
2. The buoyant effect of large liquid holdings, consumer credit, or other means of increasing private expenditure beyond current income.
3. The buoyant effect of a round-robin of cost-price increases interdependent to a degree with (1) and (2), but greatly accentuated by other developments in public and private economic policy.

1. The large governmental budgets of wartime and post-war years, combined with the nature and composition of taxes and expenditures, have made increasingly important certain built-in stabilizers that tend to damp down fluctuations in the national income and expenditure.

Thus our progressive income tax structure causes government revenues to rise faster than the overall rise in the national money income. Similarly, tax revenues fall faster than the national money income on the down swing. This means that an automatic surplus appears in inflation, an automatic deficit in deflation. But the symmetry of theory has apparently fallen prey to political reality, and each new inflationary wave begins not far short of where the old one left off.

2. Large liquid holdings by the public after the war have undoubtedly made the task of inflation control more difficult. As I have had occasion to remark before, there are still large sources of liquidity outside the banking system and beyond the direct control of our monetary authorities. These sources of liquidity are especially important in financing consumer credit, and any clear indication of a change of heart on the part of our monetary and fiscal authorities, e.g., a move to reverse their tight-money policy, may through the activation of these otherwise idle funds cause a greater increase than expected in total outlay.

3. It is sometimes argued that chronic inflation is due to repeated and excessive wage increases in response to successful trade-union pressure; or perhaps that there are two culprits; successively increasing labor costs and profit margins both in excess of what the traffic can reasonably be expected to bear.

This round-robin of cost and price rises is undoubtedly a factor in any inflationary situation. But even the best intentions on the part of both labor and management cannot long resist an infla-

tionary environment created by excess spending through the errors or inefficiency of monetary and fiscal management. In such a situation wages would rise even without trade unions to press for them. The employer finds that to increase production in response to rising demands he must bid for labor at a higher price, and even to maintain present production he must resist the efforts of others to raid his labor force. He may often find it necessary to raise prices, but these higher prices can be paid only because the original inflationary environment makes it possible for his customers to pay them. Under these conditions wages and profits rise together, but they are the symptoms rather than the cause of inflation.

However, once the circle is broken, by effective monetary and fiscal policy, mutual restraint is clearly in order. Profits fall first and unions might well at this point temper the wind to the shorn lamb. In fact, if we are to obtain not merely full employment and growth, but stability as well, the exercise of restraint in making demands must become the responsibility not only of labor and business, but of electorate and government as well.

III

Foreign and Domestic Policy

Among the "built-in stabilizers" of our economy is one that may easily be overlooked. I refer to our free foreign exchange rate. It is now over seven years since the Canadian government made its important decision to set the Canadian dollar free. Since that time, the hopes of those who urged this policy have been abundantly realized. In the absence of flexible price levels, and with a domestic fiscal policy geared to "full employment", the floating exchange rate provides the only mechanism of adjustment, other than rigid exchange controls, to the ever-changing requirements for equilibrium in our international accounts.

Were it not for our import surplus in recent years, inflationary pressure in Canada would have been even greater than in fact it proved to be. At the same time, an import surplus tends to increase the price of foreign currencies and to provide its own corrective. The continued strength of the Canadian dollar in spite of our import surplus has of course been due to a continued flow of investment funds, especially from the United States, to develop primary and secondary industry in Canada, and to the flotation of Canadian provincial and municipal bonds in the New York market. Here, too, the free rate has proved its worth: instead of an automatic purchase by the Government of the U.S. dollars thus provided (a necessity under exchange control), private individuals and business firms in need of U.S. dollars have provided the demand out of their own Canadian dollar balances. Instead of an automatic increase in the money supply, inevitable under exchange control in the absence of strong counter measures by the Central Bank, the inflationary threat has been turned aside by the operation of the free market.

It is sometimes argued that the investment flow covers our trade deficit, and that any stoppage of this flow would be disastrous. But we should remember first that a large part of our imports, especially of machinery and equipment, are the result of the inflow of investment funds; and, second, that, should foreign investment (and investment-induced imports) fall off, our flexible exchange rate provides an automatic device for adjusting any deficit remaining in our trade in goods and services with the outside world.

It is in this light that I would meet the demands of those who say that we should interfere with the free-exchange market in order to bring about an artificially low rate for the Canadian dollar and thus to encourage Canadian exports.

Nevertheless deserving business men seeking export markets may be hampered, not by high costs and inefficiency but by inadequate export financing compared with that available to their foreign competitors.

As matters stand at the moment, we have an absurd situation. To illustrate: a Canadian industry obtains an order from abroad amounting to millions of dollars and the Export Credits Insurance Corporation guarantees to any lender the repayment of this paper over a period of years. However, when the exporter considers his own financing, we have no device within this country suitable to his needs.

What he requires is the discount of paper maturing over a period of years or a term loan for a similar period secured by that paper. During a period of tight money, the chartered banks do not have available in any quantity funds for this purpose. The result has been that some of our Canadian corporations have had to go outside the country to arrange their credit requirements with non-Canadian banks. The conditions of such credits are usually onerous, one being that the lender requires a substantial percentage of the credit he extends to be carried as an offsetting deposit balance not bearing interest. We have actually seen cases in which the absurdity arises that a Canadian bank is asked to lend its customer money which he, in turn, deposits with a non-Canadian bank to facilitate that foreign bank's lending operations.

I would like to suggest that a consortium of Canadian banks, Canadian exporters, and perhaps other interests, should consider the formation of a company with power to discount commercial paper covering the kind of long-term export transactions which I have here described.

In the area of domestic policy I would like to make two comments: one is concerned with the improvement and extension of the money market; the other with the needs of small borrowers whether private or public.

Some four years ago on the occasion of our Annual Meeting, I mentioned that it might be worth while to investigate the possibilities of a short-term money market in Canada. Such a market did come into being about six months later. Speaking from the experience of our own bank, we have found that this market is serving a most useful purpose. Everyone recognizes that it is still a very small child. Nevertheless, the time is approaching when we must give some thought to the youngster's development towards maturity.

We should, I believe, study the possibilities of broadening the base of our money market. As of now, the only instruments available for use within this market are Government Treasury Bills and government bonds with a maturity not exceeding three years. Whether we should, as part of the broadening process, admit Government bonds of a slightly longer term than three years is, I think, debatable. However, what I have particularly in mind is a study of possible steps to achieve the stature of a real money market, that is, a market that would include commercial paper in the form of bankers' acceptances. To a limited extent there is now a market for prime commercial paper, which does not, of course, bear a bank acceptance. I repeat that, useful as our present money market is, it would, I believe, be worth while to determine whether or not it is ready by this time to outgrow its swaddling clothes and become a more lusty and an increasingly independent part of our financial system.

I come now to the needs of small-scale borrowers.

Generally speaking, banks are in position to take care of the legitimate needs of all credit-worthy small to moderate borrowers. For lack of a better yardstick we regard clients having credits with us of \$100,000 or less as "small borrowers". As a matter of fact, and again speaking generally, the banks have been in a position throughout the tight money period to look after this class of customer.

In the past few months, however, there has been a great to-do about scarcity of credit for this sector of our economy; and government authorities have apparently become exercised about it. Frankly, I am baffled when I read of these things and I cannot escape the impression that the whole case must be grossly exaggerated, or that, perhaps without realizing it, we may be witnessing an evolution in this field. It may be that a fundamental change is taking place in our economy and that the small merchant is experiencing something that credit cannot help. There is some evidence not only that sales outlets are becoming more and more concentrated, but that sales and production units are developing an increasingly close relationship with one another.

From the inception of the tight money policy, your bank has made it clear by word of mouth and by repeated written communications to all of our branches that they were still required to deal sympathetically with applications for personal and small business loans.

Canadian Weekly Features

Smart animals harvest for winter

As winter chills the northern hemisphere, the last harvests are being gathered—by wild animals as well as men.

Grain, hay, nuts, seeds, roots, mushrooms, and honey go into storehouses of provident creatures' own making. They seem to know that ample food means life to them during the cold lean days to come. Even certain hibernating animals fill the larder in the event they wake up hungry before spring.

The red squirrel, though noisy and rollicking, works hard in summer and fall to gather pine and spruce cones for seeds. The harvest is hidden in handy places such as empty bird nests and hallow trees. The animal also fancies mushrooms which it harvests in quantities and spreads on a limb to cure before storing.

By nature squirrels gather more food than they need, the National Geographic Society says. A male pine squirrel in Grand Tetron country cached 10 bushels of cones in a resident's garage. To save storage space, squirrels often shell nuts and husk seeds or corn.

Large hoards of acorns and nuts are buried underground. Sometimes a hoarder either forgets the spot or doesn't need the extra supplies. Some of the largest oak and hickory forests are thought to have been unwittingly planted by squirrels.

Among harvesters, no animal is more ingenious than the cony or rock rabbit, a silky-furred little mountaineer that lives above the timberline.

When the days shorten, conies start gathering grasses, sedges, flowering plants and small twigs. These are carefully cured in the sun. If a storm threatens, the entire colony turns out on the run to carry the drying hay to safety. They often work into the night at harvest time.

Conies find sheltered places to store their crop in stacks that may contain a bushel or more of hay. Turning the haystacks into apartments, they burrow into the centre, settle down cozily, and proceed to eat their way out.

Many other rodent gather food for winter. Ground squirrels dry grass and tender herbs in the sun, then transfer the fodder to subterranean storerooms. Mice gather seeds, sections of plants, and roots.

Kangaroo rats store enormous amounts of seeds underground, usually separating each type of seed as in bins. It is not unusual for a kangaroo rat to put by 50 quarts of seeds for winter.

In regions where streams freeze over in winter, beavers provide for themselves by fastening green twigs and limbs with mud or stones on the bottom near their lodges.

Harvester ants prepare a dry place for their stores. They clear an area of vegetation, so the soil will contain less moisture, then build huge underground store-rooms with a mound on top. Seeds are sun-dried before being stowed away. The ants have been observed biting the radicle from each seed to prevent its germination underground.

Bees work from early spring until late autumn collecting honey to seal in airtight wax containers in their hives.

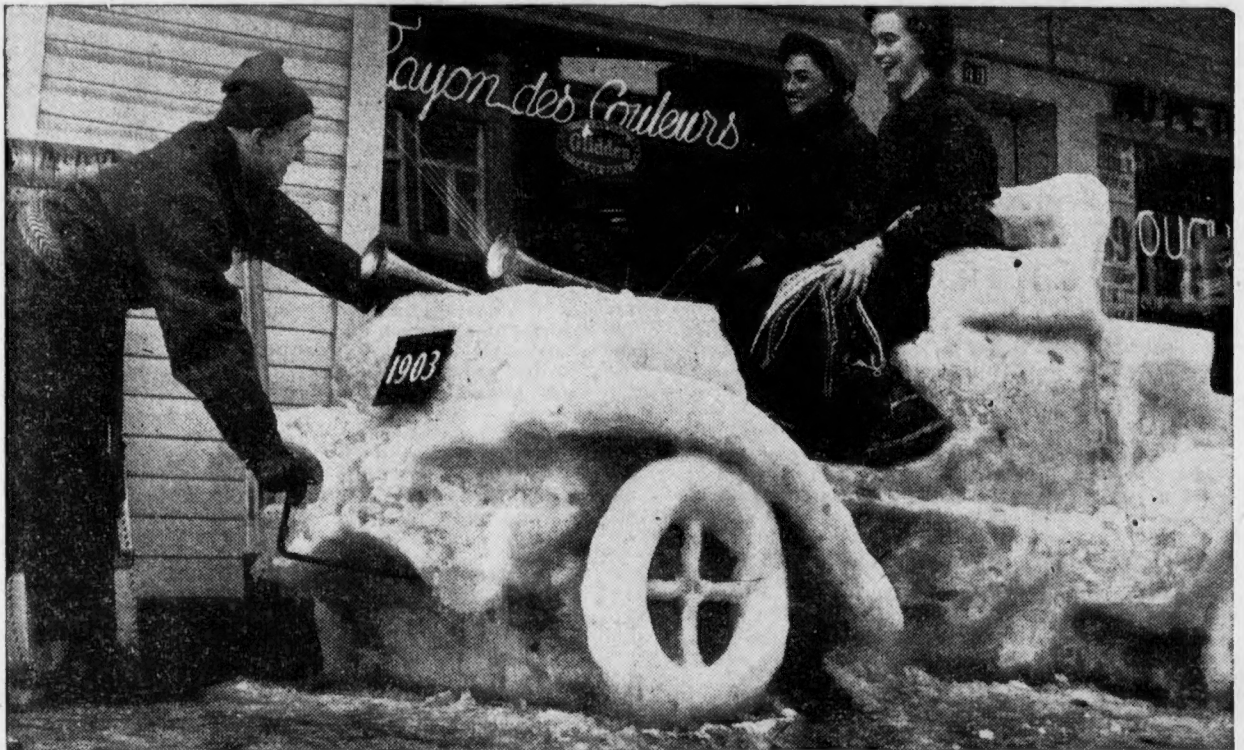
Some birds also seem to sense the impending famine of winter. Rooks, which are among the most intelligent birds, bury nuts in manure to keep them from freezing. The California woodpecker drills rows of holes in trees and posts. It amps an acorn into each hole as insurance against hunger on a snowy day.

MAYOR FORECASTS "CAUTIOUS" PROGRAM

The past year has been one of achievement and of some disappointments for the City of Swift Current. However, I believe that the achievements far outweigh any unfulfilled hopes.—The Sun, Swift Current, Sask.

When Winter Comes...

Carnivals Set Holiday Mood



When the first snows cover the lovely Laurentian hills, a carnival spirit grips the imagination of hearty Quebecois and the tourists who flock by the thousands to the colourful hamlets and towns in the world-famed ski resort areas of Eastern Canada. Ste. Agathe des Monts, 60 miles north

of Montreal, is the home of the Laurentian Winter Carnival staged annually during January and February. Ice sculpture by local merchants is part of the show. Above, Andre Lapointe offers a friendly assist to motorist Andree Monette and passenger Linda Miller.



55 fresh-air filled hours went into the production of this larger-than-life rabbit by two teenage boys. Ice sculpture is painted with special snow paint; prizes are awarded for the best exhibits.



"Mr. Carnival", as J. A. Ratelle is known, has been the enterprising force behind the Laurentian Winter Carnival for the past 12 years. A staff of 5, assisted by 42 committees help assure the success of this winter spectacle.



Little Diane Lamontagne, mascot of the snow-shoers club, gets a warm handshake from Mr. Snowman. Sports thrills include skiing, dog sled rides and motorcycle races on the frozen lakes.



Old time suppers, where the tables are laden with tempting French-Canadian dishes, are a merry prelude to the moonlight sleigh-rides, sing-songs, and fire works displays which fill the evenings.

Carbon

Continued from front page
Joyce Anderson and Bud Farthing were weekend visitors at the home of her parents Mr. and Mrs. Dave Anderson.

Grand Forks Mutual Telephone Co. held their annual meeting at Gamble Community Centre on Tuesday evening.

John Gordon is relieving at the Redlands elevator at the present time.

Mrs. G. C. McCracken is spending a few days in Calgary visiting her daughter and son-in-law Mr. and Mrs. Maruzo.

W.M.S. DRUMHILLER PRESBYTERY

The annual meeting of the Drumheller Presbytery of the W.M.S. was held in Knox United Church, Drumheller recently. The reports showed that this district had exceeded its allocation and that our hospital supplies were more than covered by our presbytery.

The slate of 1958 officers is as follows:

Past President, Mrs. W. L. Gourlay, Hanna; President is Mrs. W. A. Greenway, Acme; 1st Vice, Mrs. O. G. Sibbald,

Drumheller; 2nd Vice, Mrs. R. C. Horley, Drumheller; 3rd Vice, Mrs. W. O. Sibbald of Drumheller; 4th Vice, Mrs. C. Martin, Drumheller; Recording Secretary, Mrs. W. O. Sibbald; Corresponding Secretary, Mrs. J. F. Johnson, Newcastle; Treasurer, Mrs. G. Powell, Drumheller; Secretary Christian Stewardship, Miss S. Lamb, Watts; Sect. of Mission Circles, Mrs. E. A. Toschach, Drumheller; Sect. of Affiliated C. G. I. T. Groups, Mrs. G. Carter, Delia; Sect. of Explorer Groups, Mrs. T. Watson, Drumheller; Sect. of Mission Bands, Mrs. D. Davis, Drumheller; Sect. of Baby Bands, Mrs. S. R. Jarvis, Drumheller; Associate Members Sec. Miss M. Lamb, Watts; Candidate Sect., Mrs. W. L. Gourlay, Hanna; Christian Citizenship Sect., Mrs. A. W. Hubbel of Drumheller; Community Friendship Sect., Mrs. H. Lund of Hanna; Literature Sect., Mrs. C. Mathe, Hanna; Missionary Monthly and World Friends Sect., Mrs. W. Pratt, Hanna; Press Sect., Mrs. E. Barton, Drumheller; Supply Secretary, Mrs. W. H. Spady.

Rev. C. Martin installed the officers in a short but impressive service. Our guest speaker was Dr. Jean Whittier from India. She proved to be not only informative but very entertaining, giving us many of the highlights of her Doctor's

duties in Bonswa, mentioning how they manage to perform many near miracles with a minimum of equipment and a maximum of faith. She also displayed some of the jewelry and anklets worn by the people of India. After a pot luck supper served by the local W.M.S. Dr. Whittier showed slides and spoke on Indor and Bonswa.

While in Drumheller Dr. Whittier was the guest of Mr. and Mrs. A. P. Hanely.

KINSEY—DAVIS
The home of Mr. and Mrs.

A. L. Davis of Swalwell was the scene of a quiet wedding on January 8th at 2:30 p.m. when their daughter, Oneta Lorena became the bride of Alfred Kinsey, son of Mr. and Mrs. W. Kinsey of Trochu. The double ring ceremony was performed by Rev. C. Strom of Three Hills.

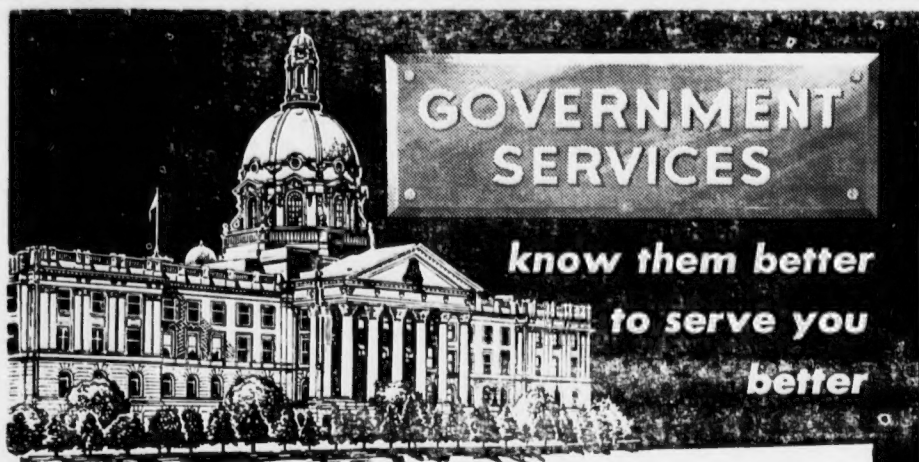
Fifty-four guests, immediate relatives and close friends of the couple were present.

Miss Fairy Davis, sister of the bride and only attendant, descended the stairs, followed

by the bride on the arm of her father to the strains of the wedding march played by Mrs. Boyce Reugsegger.

The bride wore a floor length dress of cream colored bengaline trimmed in pearl beads, with fingertip veil misted from a Juliet cap of lace and orange blossoms. She carried a white Bible topped with red roses and white satin streamers. Her jewellery was a rhinestone necklace, a gift of the groom.

The maid of honor wore a waltz length dress of turquoise



DEPARTMENT OF HIGHWAYS

The construction and maintenance of Alberta's roads is a difficult and expensive task due to the vast distances covered and the extremes of both summer and winter climate. The upkeep of an efficient means of transportation is vital to the economic life of the province. Alberta's trucking industry, operators of bus and school van lines ask for better surfaced roads and highways while farmers ask for better roads to established markets.

The construction and maintenance of main and secondary highways and the licensing and registration of motor vehicles operators and chauffeurs is the responsibility of the Department of Highways.

SURVEYS BRANCH

The Alberta Surveys Act and the Surveys and Expropriation Act are administered by the Surveys Branch. Land required for the construction of highways and other roads and for the Department of Public Works are surveyed by this branch. It arranges for compensation for lands required for highway construction and damage to personal property arising out of such construction. All plans for roads, townships, subdivisions and townsites are arranged by the branch and examination and approval of such plans is required. An accurate record of plans and maps is prepared and preserved. Permits for all right-of-way for oil and gas, water, sewer and power transmission are issued by the branch after examination of plans for such projects.

MAINTENANCE BRANCH

The upkeep and repair of main and secondary highways, construction and maintenance of district highways and roads in improvement districts are some of the duties of the Maintenance Branch. Where assistance in the form of government grants is given for construction of roads in counties and municipal districts this branch supervises such construction. Ferry construction and maintenance, snow removal, repairs to highway surfaces, centre stripping, bridge and culvert repairs, regravelling, erection of warning and railway crossing signs and traffic census are handled by the Maintenance Branch.

MOTOR VEHICLES BRANCH

The Vehicles and Highway Traffic Act, The Motor Vehicles Accident Indemnity Act, The Public Service Vehicles Act and portions of other acts involving the purchase and sale of motor vehicles are administered by the Motor Vehicles Branch. The registration of all types of motor vehicles, drivers and chauffeurs is the responsibility of the branch. Issuing of regulations covering the operation of commercial vehicles in the province and The Public Service Vehicles Act administration are the duties of the Highway Traffic Board.

Other services of the Department of Highways include The Bridge Branch, The Construction Branch, The Locations Branch, The Accounts Branch.



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These are three very important questions to every farmer planning to use a fertilizer — what analysis should he choose . . . when should he apply it . . . and how much per acre should he apply?

Alberta farmers can find the answer to these questions in a new Fertilizer Recommendation Pamphlet, now available from all Elephant Brand Fertilizer agents and sales offices. The pamphlet gives information on the correct fertilizer for all Alberta soil types and major crops, as well as the most effective application rates.

The information contained in the new Fertilizer Recommendation Pamphlet has been compiled with a background of more than 25 years of fertilizer test work and practical experience, on the Prairies. The pamphlet is designed as a service guide for Alberta farmers, to ensure a sound fertilizer investment. Free copies may be obtained from any Elephant Brand Fertilizer agent.

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AMMONIUM PHOSPHATE	11-48-0	AMMONIUM SULPHATE	21-0-0
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AMMONIUM NITRATE-PHOSPHATE	23-23-0	COMPLETE FERTILIZER	10-32-10
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(The Empire-Advance, Virden, Man.)



NATURE'S DECORATIONS are the hoarfrost and snow gleaming in the winter sunshine. Nestled in the frost-encrusted evergreens and other trees and shrubs is one of the homes of Virden built many years ago of fieldstones by stone masons from Scotland. —Photo by Mervin Watt.

ODDS on DEATH

As the speedometer moves up, your chances of surviving go down.

According to the U.S. National Safety Council, at 25 miles per hour, your chance of dying in event of accident is only one in 300.

- At 35 m.p.h., it's one in 115.
- At 45, one in 70.
- At 55, one in 40.
- At 65, one in 20.
- At 75, one in eight.

—The Weekly Broadcast, Lucky Lake, Jan. 3, 1958.

Knit for college



7389

by Alice Brooks

Easy-knit this set as smart protection against winter. Just 2 ounces of worsted for short hood in small, medium sizes.

Pattern 7389: directions for long, short, knitted hoods; mittens, small medium, large included. Stockinette, pattern stitch.

Send thirty-five cents in coins for this pattern (stamps cannot be accepted). Print plainly Name, Address, Pattern Number.

Send order to:

Household Arts Department,
Department P.P.L.,
60 Front Street, W., Toronto

Late wedding fooled cowbell toting friends

Mr. and Mrs. Norman Tyler of Piney celebrated the 35th anniversary of an unusual wedding on New Year's Day.

Mr. and Mrs. Tyler were married at 15 minutes past midnight on January 1, 1923. Asked the reason for being married at this unusual hour of the night, Mr. Tyler explains that Riding Mountain, where they then lived, was a great place for chivarees. "Some of our friends had been saving up cow bells and tin cans all summer," Norman says. "We were married in the Church of Christ Disciples' manse just after midnight and left right away by horse and cutter for the home of some relatives 14 miles away. On New Year's Day everyone was lying in wait for us heavily armed with cow bells and cans. They were expecting us to be married in the afternoon."

"Just to keep them guessing, I had my cousin put a fire on in the church after dinner, but that was only a smoke screen. By that time

Alberta political scene busy during past year

Dividends, liquor, plebiscites and a by-election kept things hopping on the Alberta political scene during 1957.

The past year saw the introduction of the biggest giveaway program in Canadian history — the setting aside of \$11,000,000 from oil and gas royalties to pay direct dividends to some 550,000 Alberta citizens.

It also saw the initial steps toward what may be the first major changes in the province's liquor laws since prohibition was repealed in 1924. Cocktail bars and liquor sales in night clubs and restaurants are in prospect for next year. — The Times, Wetaskiwin, Alta., Jan. 1, 1958.

we were 14 miles away, and hardly anyone knew where we were. It was quite a trick and it had them all pretty badly fooled. Needless to say, we got quite a lick out of it ourselves." — The Carillon News, Steinbach, Man.



Photo shows automobiles on the public highway in front of the Jack Miner Bird Sanctuary trying to find a place to park. The Jack Miner Sanctuary is now rated Canada's second greatest tourist attraction only to be outdone by Niagara Falls. Men and women travel from England and Bermuda for no other reason than to visit Jack Miner's Game Preserve. Jack Miner said "his secret was to throw a handful of corn instead of a thimbleful of shot." Jack Miner's work brought him recognition from all his fellow men and all Canada honors his memory by proclaiming the week of April 10th as National Wild Life Week.

Editorials

from
Canadian Weekly Newspapers

(These are not necessarily the views of the editor of this paper)

Unemployment grows

(The Enterprise, Yorkton, Sask.)

It should be understood by all that Canada is a country that just cannot get along without seasonal industry, and when these industries are forced to close down they flood the market with unemployed people through no fault of their own.

Besides causing hardships to those directly affected by seasonal unemployment, the present extent of unemployment is lowering the economic level of the entire area. In view of these facts, Earl Stauffer, manager of the National Employment Service here, set up a committee to deal with local conditions, and that committee met recently and agreed Yorkton has an unemployment problem of major proportions that will take a lot of planning to cure.

There were 2,482 registered as unemployed at the Yorkton office last December 6, 1957. That is 100 percent more than the number of unemployed at the same time last year. And the number is growing daily.

In Yorkton alone, more than 200 have been laid off in the past week and approximately 20 percent of Yorkton's labor force is now unemployed. The unemployment office is now the busiest place in town.

Construction workers of all kinds, road, highway maintenance, building, plant workers, garagemen, service station operators, store clerks, lumber yard employees, railroaders, truckers and many other types are now out of work. Most carpenters are unemployed and many of these have been out of work for months and unable to claim unemployment insurance.

Another type of worker that is growing in numbers among the unemployed can be termed travellers and machine men. In many cases they have no unemployment insurance and this poses a real problem.

Among the unemployed will be a number who frankly admit they don't want to work. They are quite content during the cold months of winter to sit home by the fire and live on unemployment insurance benefits. This seems a very unfair attitude, but it certainly exists.

Then there are a large number who sincerely want work but there is just no work for them.

And possibly strangest of all is the condition that seems to exist of no help for those seeking stenographers, nurses, teachers and other types of experts. We still seem to have the old bug bear of scarcity in the field of plenty.

Valedictory

(The Star and Times, Swan River, Man., Dec. 26, 1957)

This will be the last issue of the Star and Times under the leadership of the present editor. It is with reluctance that we lay down the editorial pen but there comes a time in the lives of all of us when we are compelled to call a halt, for one reason or another.

It is exactly 27 years and one month since we took over the publication of this paper. During these years we have received a good measure of support from the local merchants and business men. Without that support no newspaper can survive and we trust that the same support will be given to our successors.

We would also like to say "thank you" to our country correspondents who have played such a vital part in keeping this paper going out, week after week, over the years, with no other thought of a reward save that of doing something for their community. They have, to a large extent, been the backbone of our news columns.

We have also enjoyed to the fullest, the social life we have had since coming to this district. We appreciate the many good friends we have made and have no intention of going elsewhere to live. While giving up the business, the Star and Times will always be, in our mind at least, "our paper," and we will do all in our power to help it to get better as the months and years go by.

We have watched with interest the progress made by this town during the last quarter of a century and would like to think this paper has played some little part in helping achieve this. We feel sure the paper, under the new ownership, will continue doing this and play its full part in the development of the town and district.

H. B. Munro, Editor

No call for regression

It is already clear that the humanities and the social sciences could become casualties, to a degree, if the rush to "catch up with the Russians" in the physical sciences should roll over our schools. There are signs also that some would seize upon the sputniks as a club to hit a "progressive education," or what many people conceive progressive education to be.

Now, some very foolish things have been done, admittedly, in the name of progressive education by teachers more zealous than artists. But it not made up just of thrills and fancies and "self-expression." It grew out of the needs and nature of a democratic society.

The essence of the progressive education idea—which has survived its excrescences and left its imprint on American schools—is that education does mean "leading out," not "pounding in," and that its chief concern should be the individual pupil.

This doesn't mean the "three R's" can't be taught as thoroughly (although differently) as they were when correct spelling, let us say, or parsing were approached as ends in themselves. It's just that galloping events demand of us that we make full use of the capabilities of any system. Our schools don't have to be regressive to be good.—Christian Science Monitor.

Condemned convicts mooted for space trips

The use of dogs for outer space experiments has been scored by Mrs. L. Neill, vice-president of the Surrey SPCA.

The practice is termed as waste by this district's animal lovers, in view of the fact scores of such experiments will be necessary before a satisfactory amount of knowledge is acquired.

Rather than using dogs for outer space trips Mrs. Neill suggests that condemned convicts be used who in turn could bring back valuable information from each interplanetary attempt. — The Surrey Leader, Cloverdale, B.C.

Neighboring brigades to assist youngsters

Acton and Guelph St. John Ambulance Brigades, as one of their many projects for the coming year, will play host to the Cubs, Scouts, Brownies and Guides of Acton, in St. Alban's Parish Hall in January.

The two Brigades will show films and answer questions on practical application of First Aid, to the groups, in order to assist the Acton Boys and Girls in passing tests for Scouting and Guiding work. — The Free Press, Acton, Ont.

A star of the first magnitude is about 2½ times as bright as one of the second and is 100 times brighter than one of the sixth magnitude.

Sask. Legislature to open Feb. 13

The following is a statement issued by Premier T. C. Douglas.

"The Government regrets the delay in announcing the opening of the Legislature. This has been due to the fact that we were desirous of preventing a conflict in dates between the opening of the Saskatchewan Legislature and the Dominion - Provincial conference which Prime Minister Diefenbaker said he intended to call early in the new year.

"For some time we have been endeavouring to ascertain whether or not a Dominion-Provincial conference will be held, and if so, on what date. Since we have not been able to secure this information it has been decided to hold the opening of the Legislature on Thursday, February 13. It is still our hope that a Dominion-Provincial conference will be held fairly soon and that it will take place on a date which will not conflict with the opening of the Saskatchewan Legislature.

HANDY SUPPLIES

A few supplies kept handy often prove helpful in case of sickness in the home. A good first aid kit, plenty of paper tissues and paper bags for use in their disposal, dusting powder and rubbing alcohol, a clinical thermometer and a hot water bottle are often necessary. Aspirin and cans of citrus fruit juice are also useful in many cases of cold or 'flu.

Trans-Canada Air Lines carried two million passengers

Trans-Canada Air Lines in 1957 carried an estimated 2,375,000 passengers, an annual company review said. This is the second successive year that TCA has exceeded the two-million passenger mark.

Approximately 1,150,000,000 revenue passenger miles were flown on TCA's services in Canada and the United States, while another 230,000,000 were flown on routes to the United Kingdom and Europe and on the southern services to Bermuda and the Caribbean area. The total represented a 16 percent increase over 1956. It was noted, however, that traffic was considerably stronger in the first half of the year and some evidence of weakening demand gave cause for concern as 1957 drew to a close.

President G. R. McGregor of TCA said in the review that the airlines had, in this, its 20th birthday year, again expanded its activities to meet public demand for air transportation. In making available almost two billion seat miles, TCA provided the greatest capacity in its history and an increase of 19 percent from 1956.

Air freight traffic on TCA's routes rose during the year by 10 percent to approximately 13,160,000 ton miles and TCA continued its policy of providing cargo ac-

commodation on all scheduled flights in addition to a daily trans-continental freight service using all-cargo North Stars capable of carrying nine tons each. About 2,610,000 express ton miles were flown for a slight increase over the previous year.

The volume of mail traffic continued its impressive growth, with almost 10,000,000 ton miles being flown throughout the system, an estimated 8,000,000 of them in North America.

Viscount service was extended during the year to London (Ontario); Quebec City, Fredericton, Saint John, Halifax, Boston, Saguenay and Seven Islands and plans were made for the introduction of the Viscounts to Northern Ontario, Northern Quebec and Newfoundland in 1958.

Features of the year were the introduction of non-stop air services trans-continually between Toronto and Vancouver, and on the North Atlantic between Toronto and the United Kingdom. The trans-continental service that started in early summer with TCA Super Constellation equipment proved an immediate success. Later in the year, the Toronto trans-Atlantic non-stop Super Constellation service was inaugurated.

By modifying its east-west routing the airlines brought trans-continental service to Windsor in 1957. The routing of this daily flight is Montreal, Ottawa, Windsor, Lakehead, Winnipeg, Regina, Calgary and Vancouver.

During the summer of 1957, TCA operated seven daily trans-continental flights and two others between eastern Canada and Alberta. On the North Atlantic, as many as 12 weekly overseas operations were scheduled.

The year was outstanding also in that TCA consolidated its plans for the coming jet age by placing an order for 20 Vickers prop-jet airliners and taking an option on four more. The move followed previous orders for Douglas DC-8 jetliners and Vickers Viscount prop-jets. The latter popular aircraft have been in service since April, 1955.

The compilation of the company's future fleet plan has, Mr. McGregor said, been the result of long and careful forecasting and technical analysis. As finalized, it provides for an all-turbine, all four-engined fleet by the end of 1961.

The three basic types will be the Viscount for short to medium routes, the Vanguard for the longer North American and southern routes and the DC-8 for the non-stop trans-continental and trans-Atlantic routes. All will be powered by Rolls-Royce turbine engines with the Viscount having the Dart, the Vanguard, the Tyne and the DC-8 the full jet Conway, one of the most powerful engines yet devised.

The latest purchase—of Vanguards—represented a total cost of \$67,100,000 and was the largest single commercial dollar order ever placed in postwar Britain. A further \$11,700,000 will be spent if the four planes on option are later purchased.

The Vanguard will carry some 107 passengers in excess of 420 miles an hour and the unique design of the aircraft's fuselage will permit it to be used for all-cargo purposes when not being utilized in passenger service.

Fourteen Viscounts were delivered to TCA during the year and an option was exercised on 13 more.

The TCA fleet at the end of the year also included 11 long-range Super Constellations, 21 North Stars and 18 DC-3s. Outfitting of the Super Constellations with weather radar and the installation of wing tip fuel tanks was commenced during the year.

Final approval was given to major revisions to TCA's domestic fare structure, scheduled to become effective on January 1, 1958.

Tourist class fares will be reduced to a level approximately 30 percent lower than first class fares. This will mean sizeable savings in the cost of tourist class travel on all TCA domestic services. At the same time, the discount on round trip first class services will be reduced from 10 percent to five percent, bringing TCA's fare structure into line with those of other air carriers in North America. There will, however, be a reduction in many first class one-way fares.

Some 30 percent of the service

Peace River farmers hard hit by weather

The weatherman used up all his dirtiest tricks last summer and fall on farmers throughout the Peace River bloc in northern Alberta.

Lack of rain in the growing season hampered the development of crops; rain, frost and then snow stalled harvesting with the result that some farmers took nothing off the land, others harvested about 16 percent and the average over the entire area is only 50 percent.

Municipal representatives from the stricken area met with members of the provincial cabinet and drafted a resolution asking the federal government to declare the region a disaster area and provide special aid. Agriculture minister L. C. Halmrast will forward the resolution to Ottawa.

Municipalities in the area fear a large number of families will have to go on relief, to the extent that the Prairie Farm Assistance Act and the provincial Agricultural Relief Advances Act won't give enough help.

Hardest hit area is the Municipal District of Smoky River, where officials expect 50 on the municipal relief list shortly.

Local administrators also fear non-payment of taxes will cut seriously into municipal revenues, and another problem is that of keeping enough seed and feed grain in the area. Hardest hit are the small farmers who haven't the capital to withstand heavy loss. — The News, Sylvan Lake, Alta., Jan. 2, 1958.

For a lovely home



7089

The discerning woman favors cross-stitch linens. Use one color or two shades of it for cloths, scarves, towels.

Pattern 7089: a transfer of four motifs 14½x14½, four 5½x14½, eight each 3½x5½ and 2½x2½".

Send thirty-five cents (coins) for this pattern (stamps cannot be accepted) to:

Household Arts Department,
Department P.P.L.,
60 Front Street, W., Toronto.

offered by TCA during 1957 was tourist class, the review said, thus extending the market for air travel both on the North American continent and overseas. Family fare plan rates were continued, giving family parties the lowest possible fares for both domestic and trans-Atlantic flight.

The Pay Later Plan, excursion fares for low-cost European vacations and an extra-cities plan for European travellers were also in effect.

During the year TCA successfully demonstrated one of its newest developments—a new type of Electronics Reservations System which possesses sufficient flexibility to be adapted to other type of business operations without modification. It is called the Transactor System of data processing.

A prototype of the transactor was shown in Toronto and tests are continuing to determine whether it will be entirely suitable for TCA's vast reservations system which handles annually some three and one half million transactions.

A total of 209 new stewardesses and 118 new pilots were graduated during the year and TCA also maintained an active training program in all departments. The TCA staff numbered 9,800 at the end of 1957.

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ROBERT BUNSEN

What's the sun made of?

A telescope scans objects too far away to see. A microscope makes visible objects too small to see. But a spectroscope can tell your eye what an object is made of—the sun, for instance.

Robert Bunsen, German scientist of Heidelberg University, was an investigator who became curious about whether things could be identified by means of peculiar kinds of light. Sir Isaac Newton, many years before, had shown that sunlight itself is made up of rays characterized by different colors, all blended together to make "white". But what about other kinds of light, such as that given off by a burning substance like sodium, or a red-hot substance like platinum?

The upshot was that Bunsen discovered that each chemical element, when burned or made red-hot, will register its own characteristic bright line when passed through a prism. If the line is there you may be sure that the substance is there too, at the source of the light. In order to know the composition of the sun, and what kinds of gases are burning in that fiery inferno, all you have to do is single out the characteristic lines in the spectrum of the sun's light. The feat has been done.

This process of identification had one dramatic result. A certain line appeared in the sun's spectrum, such as had never been produced by any substance found on our planet. Later, that substance was discovered on earth. It was helium, used to inflate balloons. In this way, scientific method discovered what it could not directly observe, just as the French astronomer Leverrier "discovered" the planet Neptune by mathematical calculations which proved it must be there.

Newton's prism was too crude for Bunsen's kind of spectrum analysis, so he constructed the spectroscope, about a hundred years ago, incorporating small telescopes and magnifying lenses.

BACKACHE May be Warning

Backache is often caused by lazy kidney action. When kidneys get out of order, excess acids and wastes remain in the system. Then backache, disturbed rest or that tired-out and heavy-headed feeling may soon follow. That's the time to take Dodd's Kidney Pills. Dodd's stimulate the kidneys to normal action. Then you feel better—sleep better—work better. Get Dodd's Kidney Pills now. 51

Do FALSE TEETH Rock, Slide or Slip?

FASTEETH, an improved powder to be sprinkled on upper or lower plates, holds false teeth more firmly in place. Do not slide, slip or rock. No gummy, gooey, pasty taste or feeling. FASTEETH is alkaline (non-acid). Does not sour. Checks "plate odor" (denture breath). Get FASTEETH at any drug counter.

ITCH STOPPED IN A JIFFY or money back

Very first use of soothing, cooling liquid D.D.D. Prescription positively relieves raw red itch—caused by eczema, rashes, scalp irritation, chafing—other itch troubles. Greaseless, stainless. 39¢ trial bottle must satisfy or money back. Don't suffer. Ask your druggist for D.D.D. PRESCRIPTION.

CLASSIFIED

INSTRUCTION
Earn more! Bookkeeping, Salesmanship, Shorthand, Typewriting, etc. Lessons 50c. Ask for free circular No. 35. Canadian Correspondence Courses, 1290 Bay Street, Toronto.

That was only one of the countless advances in the science of optics which have enriched human life with such ordinary seeing aids as eyeglasses, says the Better Vision Institute.

Hospital rates increased slightly

Board members at Renfrew's Victoria hospital stabilized and slightly increased daily rates at the December meeting Monday night.—The Advance, Renfrew, Ont., Jan. 2.

Wardrobe wonder PRINTED PATTERN



4605
10-18
by Anne Adams

Make a versatile new wardrobe from this Printed Pattern. Vary the neckline from mandarin collar to low squared beauty; sleeves in three versions. Easy to sew, joy to wear—pure flattery for your figure.

Printed Pattern 4605: Misses' Sizes 10, 12, 14, 16, 18. Size 16 requires 3½ yards 39-inch.

Printed directions on each pattern part. Easier, accurate.

Send forty cents (40c) in coins (stamps cannot be accepted) for this pattern. Write plainly Size, Name, Address and Style Number and send orders to:
Anne Adams Pattern Dept.,
Department P.P.L.,
60 Front Street, W., Toronto.

Dear Bonnie:

I hope, in last week's letter, you didn't think I was too carping about the things I have thought about since my return from our visit. You will recall we discussed some of them, but I felt another mention would not be amiss.

In the main scene of your play, I wondered if you were interrupting your cast maybe a bit too often in your desire to get results. Building of tension in a scene depends on the actor's ability to concentrate, to keep the sense of responding to the person with whom he is playing. Each time his attention is called away from the stage, you destroy that sense of response. Didn't you find Ma began to say her lines at you rather than to Pa and the children. Try it without any interruptions, but make a note of the points and then while they are relaxing, discuss it with them.

In addition, during one of the rehearsals of this main scene, pay attention to only the minor characters—the children. No matter how effectively your Mother and Father are, the scene can fall flat on its face if the children are not doing what children under that set of circumstances would be doing. Watch to see if they are sitting in a wooden fashion or, worse, doing something to distract from the main characters at the wrong moment. Each person has their job to do and should be doing it at the right time and always the same way.

Possibly now is the time to put your Prompter in the wings—since you are still rehearsing in a classroom, put her up on the left hand side—where he will be the night of the show. We drilled her on how to prompt, in full voice so the players will get the prompt and take lines from there. This can be done without it being apparent to the audience if rehearsed.

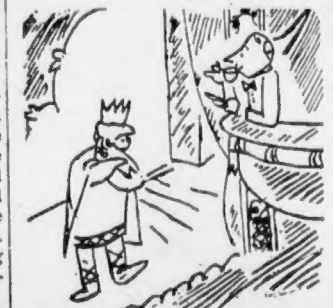
I am pleased that you are such a calm director. This will result in calm actors the night of the performance. One wise director used to say to each actor before the rise of the curtain "Good Luck! Go to it! and I know you'll come across!" or for sake of variety or because some needed encouragement, he would say "Alright now, forget everything I have ever told you and step on the part." In this way, he instilled fresh enthusiasm into the group of actors and technicians, and helped them to smile and relax instead of stewing about. And the 'pep' with which they acted covered up a multitude of sins. He believed in having his say at rehearsals and then keeping still and destroying his pages of notes before the show. So Good Luck to you and yours on your opening night. I'll try and send you a wire of congratulations just to let your group know I am thinking of them.

Shortly, I hope, you will begin looking for other plays to do in the spring. I was told the Hospital Aid needed money for some piece of equipment for the operating room and they were only waiting until this non-competitive festival was over and you had a chance to catch your breath before they asked you to direct a three-act for them. Possibly you will think that it is too big a job, but if you undertake it, I am sure you'll have learned many things during the past five weeks that should be immediately put into practise on another show and thus solidify your knowledge. Mrs. Kay Nouch, Elrose, has several plays going at once. This year, she produced "Stalag 17" with an all-men cast, travelling it around to many smaller points and she has

cast "Blithe Spirit" to start rehearsal immediately. Both are three-act plays. When questioned as to it being a tiring job, she said she just thrived on rehearsals, and I believe this is true. She teaches school all day and feels she must have some form of relaxation, and directs plays as a hobby, as well as dashing off articles every once in a while for some publishers.

So may I send you along some plays for you to read and make a selection. Your present play is a comedy. Do you want another comedy? The people in your town seem to think that would be the only kind the people would attend. I asked if they had ever had anything else offered to them. They admitted it had always been farce or comedy. I spoke of something on a more serious vein, admitting it would have to be well done to hold their interest. But I think, Bonnie, it is worth a try.

I did point out to them that since acting is a portrayal of life in essence, and that in a play one is dealing with not the casualness of life, but with its concentrated essence, and since the characters in farce are all types, and the plot is usually based on an improbable situation; that the dialogue must move very rapidly to keep the interest, and since most amateurs haven't enough experience to do this, it may make your choice



Play must interest the audience

more difficult. Things to consider:

For Actors: The play should interest your actors. If they are bored they won't do good work. It should give them parts they know how to play—not simple but not too difficult and something that will challenge them intellectually.

For the Audience: They play should interest the audience. Don't give them a psychological study if they have become accustomed to farce. Don't bore them with something inconsequential if they will accept something stronger.

Conclusion: Choose the best play your actors can play and that your audience will enjoy.

One director stated many times "The biggest difference between a good amateur and a bad amateur lies in the good actor's willingness to work." No matter how talented an untrained actor may be, he has a great deal to learn and therefore, his willingness to work is of paramount importance. A cast of average ability, all working together, will give a far better per-

RECORD

A record 100,000 head of cattle and calves were marketed through Western Stockyards, Saskatoon, in 1957, almost 30 percent more than the previous high of 77,195 set the previous year.

Farmers received \$12,700,113 for the livestock sold, a one-third increase over the \$9,350,711 figure in 1956.

Officials estimate packing house purchases from farmers would bring the total figure in the Saskatoon district to about \$17,000,000.

formance than a few would-be stars who have all the temperament and none of the trained talent of great actors. I'm sure you have found the team spirit in your present group something to be prized. They all seemed to be so co-operative and willing to listen, concentrate on the subject at hand and then experiment. It was a joy to work with them, I found.

You seemed to me to have felt that your play, while difficult, didn't come up to your expectations. The difficulty in many respects was with the pantomime which required much by way of concentration on the part of every one and I thought it came off very well in the rehearsals I saw.

Since coming home, I have done considerable thinking about the whole matter and have wondered if you really had done enough work before casting the play. If you desire your production to really stir your audience, you will have to begin working hard long before you select your cast and then after every rehearsal when most directors call it a day and stop. One must keep on thinking, planning and creating.

Of course, you must have a good play and "Happy Journey" was a splendid choice. You must have competent actors too, who can make themselves heard and understood. Your actors were unskilled but seem to learn fast, but for a director to both teach basic skills and direct all at one time is quite a load and that has been part of your difficulties. Next play, you can use all or nearly all the same company and your problems will be fewer. They will have learned by this time when their friends after the performance, tell them they would have enjoyed the show more if they could have heard every word. Experience is the best teacher I know. You must have conscientious actors who will learn their lines to the last letter, and execute their stage movements to perfection. I seem to remember that most of your group had learned their lines fairly accurately, and their movements will likely have improved as a result of my questioning while with you. I am sure I only re-iterate much of what you had said but coming from an outsider who couldn't have any collusion with you, it seemed to strike home that theatre people did have some rules to abide by and that you knew something of theatre. I saw looks exchanged on several occasions which proved that to me.

Then you, the director, must know the play better before you enter the first rehearsal than a great many directors know the night of production. That is possibly where you might have fallen down this time. It is difficult to emphasize this enough. If you enter the first rehearsal ready to do little or nothing more than hold the book for ready reference, you will end up at dress rehearsal able to nothing but hold the book. Your actors will run the play to suit themselves and as you know, too many cooks spoil the broth.

So cogitate on this until I write you next week. Meantime, how did you like the parcel of plays sent to you on loan. Make notes about them if you wish. But return them as soon as possible and get another parcel. You should read between 20 or 30 before making a decision for your next play.

Sincerely yours,

Mary Ellen Burgess



MY FAMILY LOVES THIS RASPBERRY Double-boiler Pudding!

Grease upper pan of double boiler generously. Measure into pan:

1½ c. (10 oz. can) canned raspberries and syrup
¼ c. granulated sugar
2 tps. corn starch
Mix Well and set aside.

Sift together
1¼ c. once-sifted pastry flour
or 1¼ c. once-sifted all-purpose flour
1½ tps. Magic Baking Powder
¼ tsp. salt

Cream
3 tpsps. shortening
Blend in
½ c. granulated sugar
1 egg
Combine
½ c. milk
½ tsp. vanilla
½ tsp. grated lemon rind



Add dry ingredients to creamed mixture alternately with flavored milk, combining lightly after each addition. Turn into double-boiler over raspberries. Cover closely and cook over boiling water until batter is cooked—about 1½ hours—add boiling water, if necessary, to under pan.

Turn hot pudding out onto a deep serving dish. Pass chilled custard sauce or pouring cream.

Yield: 4 or 5 servings.

MAGIC protects all your ingredients. Get lighter, finer-textured results... buy MAGIC Baking Powder today.



OUR AGRICULTURAL SOCIETY

Today we discuss one of the projects of the Agricultural Society, the "Farm and Home Improvement Program". This program was developed by the Department of Agriculture and our society has consistently supported it. We feel that it offers Alberta farm families a very valuable service.

From the standpoint of the farmer or homemaker the first great opportunity opened up by this program is that it affords an excellent opportunity for the person concerned to make the personal acquaintance of the District Agriculturist and the Home Economist. The next step is a logical one, an introduction to the fund of information now available from the Department of Agriculture on such subjects as improved farm arrangements, planning and methods. It is one of the purposes of this program to get this material increasingly available and applied to particular circumstances.

Most farmers are constantly planning improvements for their homes and farmsteads. The fluid economies of agriculture demands many changes

in farm program, for example, area in grain changed to grass, wheat production to livestock and so on.

Any such change to be economically sound must be carefully planned and it must follow an over all design. A shift to livestock without adequate shelter or handling equipment may entail serious losses where a reasonable profit had been anticipated. Most farm operators and homemakers are familiar enough with the pathways which lead to disappointment. Happily, increasing use is being made of the virtually unlimited supply of practical information now available on any phase of farming or homemaking. Our Agricultural Society is fortunate in being able to offer an improvement program which encourages the farmer or farm wife to seek out and apply the information available for their particular problems.

1958 is the third year that the program has been in operation. Several farmers throughout the district have taken part in the program. Projects undertaken and completed have included seeding land to grass, home remodeling, preparing livestock equipment such as proper corrals, chutes and squ-

eezes, water and sewer systems, shelter belt planting, draining of sloughs, etc. The next newsletter from the Agricultural Society, which is mailed to all members, will include an application form for this program. Filling out the form entails no obligation on the part of the one who signs it (either the farmer or his wife). The results should permanently benefit their holdings and their manner of living.

This program involves no score of marks and no one is competing with anyone else. Entries are judged on effort expended and on results obtained. In the fall of the year in which the person concerned is enrolled, the District Agriculturist and the Home Economist visit the farm to discuss progress made on the project undertaken. If either of these persons makes the recommendation a Certificate of Recognition is awarded by the Department of Agriculture. In our case these certificates are awarded at the annual 4-H banquets.

—G. W. Robertson.

ACME

Mr. and Mrs. Stanley Skerry and family who are moving from Dawson Creek to Calgary, are making their home

with Mr. and Mrs. Frank Emery while locating a suitable home in Calgary.

Mrs. C. A. Millie of Maple Creek, Sask. is a visitor at the home of her son-in-law and daughter, Mr. and Mrs. Geo. Benson.

The Acme Ladies' Bridge Club met at the home of Tena Moore on Thursday evening Feb. 20. Mrs. Millie had the highest score with second going to Madeline Benson. The next bridge will be held at the home of Billie Smith on Wednesday March 5th.

Word has been received from the Royal Conservatory of Music that the two pupils of Mary A. Ellis who wrote their mid-winter theory exam were successful.

History III—La Verne Chernos, pass.
Theory II—Marjorie Eitzen 1st class honors.

Congratulations to Marjorie who wrote a perfect paper, obtaining a mark of 100%.

The Acme C.G.I.T. Tea in the basement of the Acme United Church on March 8th from 2:30 to 5 p.m. It's a free will offering with the proceeds

going to buy a gold cross for the communion table. Everybody Welcome!

BORN—To Mr. and Mrs. Bob Boake, a son, Feb. 20th. Congratulations.

Bud Boake has been in Brandon the past week attending the Canadian Snorthorn annual meeting, also the Inter-Beef Breed meetings.

The Acme United W.A. will meet on Wed. Feb. 26th at 2:30 p.m. in the Church parlor.

A new phone No. 1911 has been installed for M. J. Ralston of Grainger.

Mrs. Ella Craig of Ottawa, Ontario is a visitor at the home of her sister-in-law, Mrs. Gladys Carman.

Prairie Rose Rebekah Lodge will hold an International Supper in Acme Memorial Hall Lodge Room Sat. March 22nd from 5:30 to 8 p.m.

About seventy attended a public meeting at Acme on Tuesday evening addressed by Mr. Eldon M. Woolliams, Progressive Conservative candidate for Bow River. Dr. H. M. Elliott of Swallowwell acted as chairman of the meeting which had a television set installed so that those present could see and hear the addresses by Diefenbaker and Pearson. Mr. Woolliams gave an outline of the Conservative program and answered questions during the question period at the close of the address. The meeting was quiet and orderly with no heckling.

She is saving so she can continue her music studies

He is saving so he and his wife can take an extended motor trip



**Both have a
bank account—and
a purpose for saving**

The difference between reaching a goal and missing it can be the savings you put by, now, in a bank account.

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